



Application Serial No. 09/409,041  
Attorney Docket No. 99-030

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**CUSTOMER NO. 22927**

**RECEIVED**

**AUG 3 - 2004**

**GROUP 3600**

Applicants: Packes et al.

Application No.: 09/409,041

Filed: September 29, 1999

Title: SYSTEM AND METHODS TO PROVIDE A PRODUCT TO  
A CUSTOMER BEFORE A FINAL TRANSACTION TERM  
VALUE IS ESTABLISHED

Attorney Docket No. 99-030

Group Art Unit: 3627

Examiner: Michael A. Cuff

**AMENDMENT AND RESPONSE**

**to the Non-Final Office Action mailed March 24, 2004 (Paper No. 22)**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-Final Office Action mailed March 24, 2004, (Paper No. 22), please consider of the following remarks.